



WORK ENGAGEMENT AS A MEDIATING EFFECT OF PERSONAL RESOURCES ON PERFORMANCE: AN EMPIRICAL STUDY OF WOODCRAFT MSMEs EMPLOYEE

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Abstract

The property business plays a significant role in economic growth and encourages developing countries with a large population. This study examines various factors that influence on purchasing decisions in property or real estate business in emerging countries. The theoretical basis of purchasing decision can mitigate and control by some factors like reliance, product quality, legal and brand image. To analysis the relationship within those variables used the Structural Equation Modelling technique with LISREL program. The primary data was employed which is analysis qualitatively as the main reference and collected by distributing questionnaires, then examining by quantitative method. The results are reliance, product quality, legality, and have a significant impact on purchasing decision. However, brand image has not a significant effect on purchasing, decision. The research is important for several sides include customers, companies, and policymakers who interested in addressing property business performance and preserving mitigation strategies. The study highlighted that purchasing decision is not the only related to specific factors namely reliance, quality of product, legality, and brand image, that's why, this study has limitations.

Keywords: Personal Resource, Work Engagement, Employee Performance

JEL Classification: O10, O14, O15

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1. INTRODUCTION

In the midst of the dynamics of the global economy, Small and Medium Enterprises (SMEs) emerge as a primary force in creating employment opportunities and absorbing human resources. SMEs not only play a role as drivers of the local economy but also as a key pillar in shaping a quality workforce (Jatmiko et al., 2018).

SMEs create job opportunities for various segments of society, including university graduates, vocational training graduates, and those with specific skills. By offering a variety of jobs, SMEs act as a bridge for job seekers to actively participate in economic activities

(Sarfiyah et al., 2019). This not only reduces the unemployment rate but also provides individuals with the opportunity to develop their potential and skills (Santoso, 2021).

Based on data from the Tulungagung District Micro, Small, and Medium Enterprises Agency in 2023, it is known that the development of SMEs in Tulungagung District has increased from 93,488 in 2022 to 129,173 in 2023.

The number of employees working in SMEs has also increased, from 361,055 people in 2022 to 480,065 in 2023 (DinkopUKM Jatim, 2022). This data indicates that with a



large number of SMEs, there will be a significant absorption of labor, leading to a decrease in the unemployment rate.

SMEs are not only economic actors but also catalysts for the formation of superior and competitive human resources. In facing the era of globalization and increasingly intense economic competition, the role of SMEs as absorbers of human resources becomes more strategic and vital for creating an inclusive and sustainable economy (Harprayudi et al., 2022).

Based on observations in several developing SMEs in the Tulungagung region, there is an interesting phenomenon related to employees working in Micro, Small, and Medium Enterprises (MSMEs). Although MSMEs play a crucial role in the local economy, there are challenges in managing personal resources and employee work engagement, resulting in their performance not reaching its maximum potential. Some employees in MSMEs in this area seem to face challenges in managing their personal resources.

Limitations in self-management knowledge and career planning often lead to the suboptimal use of skills and talents. Some employees may not fully realize their potential and how to optimize their contributions in the context of their work in MSMEs. In some cases, employees may feel uninspired or lack adequate self-development.

Employees who are not fully engaged in their work may show low motivation, a lack of ownership of the company's goals, and dissatisfaction with their jobs. This can be caused by factors such as a lack of managerial support, role ambiguity, or insufficient motivating incentives.

The above phenomenon explains that SMEs in Tulungagung are productive enterprises that still have great potential for development to support both macro and microeconomic growth in Indonesia and influence other sectors that can thrive. The growth of the SME sector is believed to be influenced by how the management of SME employees is carried out to ensure good employee performance, resulting in satisfactory output and the hope of sustaining the livelihood

of the SME itself. This involves several variables that can support the improvement of employee performance, such as personal resources, linked to well-managed work engagement patterns by the SMEs sector.

Personal resources are an employee's self-resource that positively influences self-control in the work environment. Personal resources are aspects of the self commonly associated with resilience and an individual's ability to control and influence their environment successfully (Wingerden et al., 2017). Personal resources are also often defined as psychological capital (DePoy & Gitlin, 2016). Personal resources are defined as psychological capital, consisting of various resources such as personal conditions (Di Sipio et al., 2012).

Personal resources are an important variable to study because they are often believed to influence an employee's performance (Kotze, 2018). Research results reveal that increasing personal resources can help employees successfully enhance job resources, leading to the achievement of their job-related goals (Li et al., 2021). Additionally, personal resources, particularly one of its factors, self-efficacy, influence an employee's performance, which is also mediated by work engagement (Karatepe et al., 2019). Besides affecting performance, personal resources can also influence an employee's work engagement, motivating the employee (Deviyanti & Sasono, 2015).

Work engagement is defined as a positive and satisfying mental state related to work characterized by vigor, dedication, and absorption. Work engagement is also a state in which individuals have positive feelings, enthusiasm, dedication, and full involvement in various company tasks (Bakker, 2018). A study shows a significant influence of personal resources (psychological capital) on work engagement (Kotze, 2018).

Moreover, personal resources can influence work engagement, where employees with higher personal resources, especially self-efficacy, will have more enthusiasm and high performance; in other words, work engagement also has an impact on employee performance (Bhatti et al., 2018).

Work engagement significantly enhances employee performance in a company (Alessandri et al., 2018). Furthermore, personal resources have an indirect effect on employee performance mediated by work engagement, especially in task and contextual aspects (Porath et al., 2011). Supported by other research, personal resources also affect work engagement, which can then influence the performance of the employee (Kaya & Karatepe, 2020).

2. LITERATURE REVIEW AND HYPOTHESES

2.1. The Relationship Personal Resources, Employee Work Engagement and Performance

Understanding that personal resources, such as self-efficacy reflecting an individual's belief in their abilities, and social support creating a solid work environment, can directly affect the level of work engagement (Gordon et al., 2018). Additionally, high optimism can serve as a motivator for individuals to fully engage in their job tasks.

Research has shown that satisfaction with job resources partially mediates the influence of personal resources on work engagement (emotional exhaustion and cynicism, and partly on strength and dedication) (Kotze, 2018). Reinforced by research results indicating that personal resources have a positive and significant effect on employee attachment (Hamid et al., 2022). These research findings align with studies by Iksan et al., (2020), stating that personal resources contribute positively to work engagement.

Job resources consist of various aspects, including physical, psychological, social, and organizational aspects that serve as buffers to reduce demands or sacrifices related to physical and psychological aspects and stimulate personal growth, learning, and development (Aprilianingsih, 2022).

Karatepe et al., (2019) in their research found that personal resources (self-efficacy) and family support influence work engagement, which can also affect employee performance.

Several studies have shown that job resources have a positive impact on performance (Ayu et al., 2015). Among them, research conducted by Larasati et al., (2022) indicates that job resources positively influence performance. Conversely, some findings suggest that job resources do not affect performance (Kusuma et al., 2022).

2.2. The Role Work Engagement as Mediation Effect of Personal Resource on Performance

Job resources essentially facilitate employees in performing their tasks, as job resources are work-related assets. Therefore, if job resources are high, employees can meet job demands according to the available work resources. Individuals with high personal resources will achieve better performance because they possess strong motivation, clear goals, stable emotions, and the ability to perform activities or behaviors successfully (Akkermans & Tims, 2017).

Research results indicate that work engagement has been proven to play a perfect/fully mediating role in the influence of job resources on performance (Iksan et al., 2020). This means that with high job resource influence and high work engagement factors, employee performance will indeed increase (Karatepe et al., 2019). Research findings state that partially, job resources influence work engagement and task performance (Kusuma et al., 2022).

2.3. Hypotheses

H1: Personal resources has a significant and positive effect on work engagement

H2: Personal resources has a significant and positive effect on performance

H3: Work engagement has a significant and positive effect on performance

H4: Personal resources has a significant and positive effect on performance through work engagement.

3. RESEARCH METHODS

This research was conducted on 15 (fifteen) SMEs engaged in household craft industries that specifically manage wood-based industrial activities. The sample in this study was selected using purposive sampling technique, with the criteria that the craft SMEs actively manage their businesses sustainably (Ferdinand, 2014). The sample consisted of 126 respondents, selected purposively. The scaling technique employed was a 5-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree). Statistical analysis techniques included descriptive statistics and inferential analysis through Structural Equation Model (SEM) with the assistance of the SMART-PLS application (Hair et al., 2014).

As the foundation, the questionnaire indicators used were as follows: the personal resource variable used 4 indicators, namely optimism, hope, self-efficacy, and resilience. For the work engagement variable, 3 indicators were used, namely vigor, dedication, and absorption. The performance variable used 7 main indicators: task completion, responsibility, readiness, target achievement, independence, effectiveness, accuracy, and avoiding failure.

4. RESULTS AND DISCUSSION

4.1. Result

Employees of Small and Medium Enterprises (UMKM) in the craft industry in Tulungagung, consisting of age, gender, and education, need to be considered as additional information in understanding the research results. The results obtained from the distributed questionnaires are shown in Table 1.

Table 1. Characteristics Respondents

Age	Frequency	(%)
< 25 years	9	7
26-35 years	40	32
36-45 years	37	30
> 45 tahun	39	31
Gender	Frequency	(%)
Female	51	40
Male	75	60
Type Of Business	Frequency	(%)
Chess Craft	10	8
Stick Crafts	11	9
Study desk	47	37
Chairs, Wall decorations	58	46
Total	126	100

The data indicates that among the employees working in Small and Medium Enterprises (UMKM) in the craft industry in Tulungagung, from the 126 research respondents, those aged less than 25 years are 9 people or 7%, those aged 26-35 years are 40 people or 32%, those aged 36-45 years are 37 people or 30%, and those aged over 45 years are 39 people or 31%. It shows that the majority of employees are male, with 75 employees (60%), while female employees are 51 (40%). This suggests that the majority of UMKM employees in Tulungagung are male.

Companies often perceive that women tend to have higher dual roles compared to men; therefore, male employees often work in operational production roles. It is expected that male labor with high mobility will also have increased performance.

Based on the provided data, it can be seen that the most dominant business category is the production of study desks with a frequency of 47 or 37%. This indicates a high demand for study desks in the market, possibly related to the high demand for educational furniture or study spaces.

Meanwhile, the production of chess crafts and crafts from sticks has relatively low frequencies, each at 10 or 8%, and 11 or 9%, respectively. Another interesting point is the category "Chairs, Wall decorations" with a frequency of 58 or 46%. This indicates that the production of chairs and wall decorations is a significant part of the business, occupying a relatively large market share.

This analysis provides an overview that product diversity may play a crucial role in optimizing sales, and understanding these trends can be key to further business development. Therefore, careful marketing and product development strategies can be directed towards products in the more popular categories to increase market share and overall business success.

Convergent validity is a measurement model related to the principle that measurements (manifest variables) of a construct should correlate highly. The rule of thumb used to assess convergent validity is that

the loading factor values should exceed 0.7 for confirmatory research and be between 0.6 and 0.7 for studies with exploratory nature, which is still acceptable. Additionally, the average variance extracted (AVE) should be greater than 0.5 (Hair et al., 2014). Convergent validity in this study is shown in Table 2.

Table 2. Loading Factor Test Result

Indicators	Loading Factor	Description
PR1	0.891	Valid
PR2	0.869	Valid
PR3	0.890	Valid
PR4	0.766	Valid
PR5	0.724	Valid
PR6	0.735	Valid
PR7	0.908	Valid
PR8	0.875	Valid
WE.1	0.886	Valid
WE.2	0.884	Valid
WE.3	0.921	Valid
WE.4	0.874	Valid
WE.5	0.891	Valid
WE.6	0.913	Valid
KIN.1	0.805	Valid
KIN.2	0.951	Valid
KIN.3	0.949	Valid
KIN.4	0.874	Valid
KIN.5	0.936	Valid
KIN.6	0.946	Valid
KIN.7	0.927	Valid

Referring to the calculations above, it is indicated that the personal resource variable consists of 4 indicator components, the work engagement variable consists of 3 indicators, and the performance variable consists of 7 indicators.

Overall, it shows that the factor loading values for all manifest variables are > 0.6 , thus can be considered valid, and none are excluded. Therefore, the above manifest variables meet the criteria of the measurement model and can proceed to the next testing stage.

The validity of this is tested with reflective indicators by looking at the cross-loading values for each variable, which should be > 0.70 . Another method that can be used is by comparing the square root of the Average Variance Extracted (AVE) for each construct with the correlations between other constructs in the model.

Discriminant validity is considered good if the square root of the AVE for each construct is greater than the correlation between that construct and other constructs. The cross-

loading calculations for each research variable can be displayed in Table 2 below.

Table 3. Cross-Loading Test Result

Indicators	Personal Resource	Performance	Work Engagement
PR1	0.891	0.411	0.348
PR2	0.869	0.388	0.341
PR3	0.890	0.383	0.304
PR4	0.766	0.422	0.343
PR5	0.724	0.433	0.346
PR6	0.735	0.375	0.341
PR7	0.908	0.504	0.386
PR8	0.875	0.434	0.451
WE.1	0.367	0.805	0.481
WE.2	0.513	0.951	0.654
WE.3	0.464	0.949	0.590
WE.4	0.500	0.874	0.536
WE.5	0.439	0.936	0.616
WE.6	0.494	0.946	0.618
KIN.1	0.426	0.927	0.587
KIN.2	0.383	0.563	0.886
KIN.3	0.483	0.575	0.884
KIN.4	0.347	0.544	0.921
KIN.5	0.423	0.599	0.874
KIN.6	0.378	0.540	0.891
KIN.7	0.410	0.506	0.913

The cross-loading values of each tested manifest variable. From the table, each item has the highest value when connected to its latent variable compared to when connected to other latent variables. This indicates that each manifest variable in this study accurately describes its latent variable and proves that the discriminant validity of all items is valid. It can be seen that all cross-loading values are > 0.7 , indicating that all manifest variables can proceed to the next testing phase.

In measurement models, a reliability test is also conducted to demonstrate the accuracy, consistency, and precision of the instrument in measuring a construct. In PLS-SEM, measuring the reliability of a construct with reflective items can be done in two ways: through Cronbach's Alpha and Composite Reliability.

However, if Cronbach's Alpha is used to test construct reliability, it may yield lower values, making it more advisable to use composite reliability. The commonly used rule of thumb to assess construct reliability is that the composite reliability value should be greater than 0.7.

Table 4. Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
<i>Personal Resource</i>	0.990	0.991	0.990
<i>Performance</i>	0.967	0.971	0.973
<i>Work Engagement</i>	0.983	0.984	0.984

This indicates that the values of all variables in the reliability testing, whether using Cronbach's Alpha or Composite Reliability, are > 0.7 . Therefore, it can be concluded that the tested variables are both valid and reliable. Consequently, it is feasible to proceed with testing the structural model.

Table 5. R Square Test

Variable	R Square	R Square Adjusted
Performance	0.539	0.528
Work Engagement	0.275	0.263

This indicates that the model of personal resources on employee performance yields a value of 0.539. This can be interpreted as the variability of the performance construct that can be explained by the variability of the personal resources construct is 53.9%, while the remaining is explained by other variables outside the scope of this study.

Similarly, the model of the influence of personal resources on work engagement yields a value of 0.275. This can be interpreted as the variability of the work engagement construct that can be explained by the variability of the personal resources construct is 27.5%, while the remaining is explained by variables outside the scope of the study.

To determine whether a hypothesis is accepted or rejected, one can observe the significance values among constructs, t-statistics, and p-values. In this approach, measurement estimates and standard errors are not calculated based on statistical assumptions but rather on empirical observations. In the bootstrapping method used in this study, a hypothesis is accepted if the significance values (t-values) are greater than 1.96 and/or the p-values are less than 0.05. These thresholds are

commonly employed to assess the statistical significance of estimates in hypothesis testing.

Table 6. Hypothesis Test of Research

Direct & Indirect Effect	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ((O/STDEV R))	P Values
PR -> WE	0.365	0.378	0.110	3.310	0.001
PR -> KIN	0.263	0.279	0.126	2.093	0.037
WE -> KIN	0.422	0.409	0.143	2.947	0.003
PR -> WE -> KIN	0.154	0.150	0.062	1.998	0.013

Based on the results of the path analysis, the original sample value for the direct influence of personal resources on work engagement is 0.365, with a t-statistic of 3.310 (>1.96) and a significance of 0.001. This can be interpreted as personal resources having a significant direct impact on the work engagement of employees working in craft SMEs in Tulungagung.

Accordingly, the hypothesis stating that there is an influence of the Personal Resource variable on the Work Engagement variable in employees of craft SMEs in Tulungagung is accepted. For the direct influence of personal resources on performance, the original sample value is 0.263, with a t-statistic of 2.093 (>1.96) and a significance of 0.037.

This implies that personal resources have a significant direct impact on the performance of employees working in craft SMEs in Tulungagung. Therefore, the hypothesis stating that there is an influence of the Personal Resource variable on the Performance variable in employees of craft SMEs in Tulungagung is accepted. In the case of the direct influence of work engagement on performance, the original sample value is 0.422, with a t-statistic of 2.947 (>1.96) and a significance of 0.003.

This suggests that work engagement has a significant direct impact on the performance of employees working in craft SMEs in Tulungagung. Thus, the hypothesis stating that there is an influence of the Work Engagement variable on the Performance variable in employees of craft SMEs in Tulungagung is accepted.

Additionally, based on the mediation analysis of the influence of personal resources on performance mediated by work engagement,

the original sample value is 0.154, with a t-statistic of 1.998 (>1.96) and a significance of 0.013. This means that personal resources have an influence on the performance of employees mediated by work engagement. Accordingly, the hypothesis stating that work engagement can mediate the influence of personal resources on the performance of employees in craft SMEs in Tulungagung is accepted.

4.2. Discussion

Referring to the research findings, it is found that personal resources have a positive influence on the construct or variable of work engagement. This means that the hypothesis stating that there is an influence of the Personal Resource variable on the Work Engagement variable is accepted and empirically proven. The test results demonstrate that personal resources affect work engagement, aligning with the study conducted by Karatepe et al., (2019) which indicated that personal resources (self-efficacy) and family support influence work engagement, subsequently impacting the performance of frontline employees.

Bhatti et al., (2018) also presented research results showing that work engagement, with a two-factor model (vigor and dedication), mediates the relationship between personal resources (self-efficacy and the Big Five model) and multidimensional constructs of job performance (task and contextual performance) evaluated by supervisors. Supported by research indicating that personal resources have a positive and significant effect on work engagement (Hamid et al., 2022).

These findings are also in line with the research by Iksan et al., (2020) stating that personal resources contribute positively to work engagement. It is advisable for companies or organizations to pay attention to the importance of personal resources to meet employees' needs in participating with the organization, ultimately influencing work engagement and employee performance, which in turn impacts the success of an organization.

The interactive ability of personal resources has a positive influence on the construct or variable of performance. Based on

these results, the hypothesis stating that there is an influence of the Personal Resource variable on the performance variable of SME employees in Tulungagung is empirically proven and accepted.

Employees who are engaged with their work will positively impact both the job and the organization because engaged employees can meet job demands and generate good performance to achieve organizational goals (Realdi & Siregar, 2022).

The research results indicate that individuals with good interactive abilities in utilizing their personal resources tend to achieve higher performance. This ability includes communication skills, adaptability, and effectiveness in building and maintaining interpersonal relationships.

These findings align with previous research explaining that job resources have a positive effect on performance (Ayu et al., 2015). Supported by Larasati et al., (2022) showing that job resources have a positive effect on performance. However, contrasting results indicate that job resources do not affect performance (Kusuma et al., 2022).

The construct or variable of work engagement has a positive influence on the construct or variable of performance. Based on the results, it can be interpreted that the work engagement variable has an impact on employee performance. Therefore, the proposed hypothesis can be empirically accepted. Individuals who are highly engaged in their work tend to show high levels of motivation and commitment to organizational goals. They feel satisfied with their work and perceive meaning and value in their contributions.

High work engagement is also closely related to a positive energy level and a sense of responsibility towards assigned tasks. Previous research supports that work engagement has a positive influence on performance (Alessandri et al., 2018).

Work engagement, or job involvement, has been proven to have a significant positive impact on individual performance. Studies indicate that high levels of work engagement correlate positively with improved performance in various organizational contexts (Aryee et al.,

2012; Rahardini, 2020; Rasool et al., 2021). Work engagement encompasses the extent to which individuals feel connected, enthusiastic, and focused on their work (Albana, 2019).

The results of this study are consistent with the research conducted by Kustya & Nugraheni (2020) revealing that work engagement is positively related to high employee performance. These findings are also supported by the discovery that work engagement has a significant impact on employee performance (Deviyanti & Sasono, 2015; Fairuz et al., 2018; Rahmi et al., 2021).

The personal resources variable has a positive influence on the construct or variable of performance through the mediating variable of work engagement. Based on the results of this research, it can be interpreted that personal resources have an impact on the performance of craft SME employees in Tulungagung, mediated by their work engagement. Thus, this final hypothesis can be empirically proven. Personal resources can be considered as an individual's assets to face tasks and challenges in the workplace.

Research shows that individuals with high personal resources tend to have the ability to manage tasks more effectively, cope with pressure better, and maintain high energy levels (Wingerden et al., 2017). One way in which personal resources influence performance is through the work engagement variable. Individuals with good personal resources are more likely to be engaged in their work. They feel connected to job goals, enthusiastic in pursuing achievements, and have a high level of focus on their tasks.

This high work engagement, in turn, is known to correlate positively with better performance. The results of this study are supported by findings indicating that work engagement plays a mediating role in the influence of job resources on performance

(Iksan et al., 2020). Reinforced by the same findings that personal resources influence performance through work engagement (Ayu et al., 2015; Deviyanti & Sasono, 2015; Oktarina, 2017). With a high influence of job resources and high work engagement, employee performance will improve (Karatepe et al., 2019). Research findings state that job resources partially influence work engagement and task performance (Kusuma et al., 2022).

5. CONCLUSION

Based on the research results regarding the role of work engagement as a mediating effect of personal resources on performance in craft SMEs in Tulungagung, it was found that personal resources have a direct positive influence on work engagement and employee performance.

These findings support the hypothesis stating that the personal resources variable significantly influences work engagement and performance. Additionally, work engagement was also found to have a direct positive influence on the performance of employees in craft SMEs in Tulungagung.

Furthermore, through path analysis, it was found that work engagement can mediate the influence of personal resources on employee performance. This conclusion emphasizes that work engagement plays an effective intermediary role in connecting personal resources with employee performance in craft SMEs in Tulungagung. The implications of this research can be used as a basis for the development of human resource management strategies in SMEs, especially in enhancing performance by improving work engagement while considering the personal resources of employees.

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